

DELAWARE COMPENSATION RATING BUREAU, INC.

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE - ALL INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	8,547,311	160,016,032	158,069,500	133,512,417	1.85	.834	.845	1.56	.04	.45	.09	.15	.83
2001	9,246,027	168,342,352	166,227,751	123,173,028	1.80	.732	.741	1.33	.04	.33	.09	.15	.73
2002	9,277,209	194,220,775	191,841,760	132,274,531	2.07	.681	.689	1.43	.07	.28	.10	.14	.84
2003	9,985,359	224,784,509	222,244,039	107,138,557	2.23	.477	.482	1.07	.01	.23	.10	.11	.62
2004	10,637,330	250,468,720	247,856,958	92,715,832	2.33	.370	.374	.87	.02	.09	.10	.10	.56
ALL	47,693,236	997,832,388	986,240,008	588,814,365	2.07	.590	.597	1.23	.03	.27	.10	.13	.71

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	133,512,417	2	813,690	6	2,465,476	285	38,177,917	519	7,905,537	2,784	12,876,938	71,272,859
2001	123,173,028	6	1,632,056	2	1,803,397	242	30,289,471	507	8,584,570	2,513	13,419,106	67,444,428
2002	132,274,531	6	802,024	6	5,299,098	212	26,438,007	546	9,342,588	2,532	12,561,471	77,831,343
2003	107,138,557	4	681,988	1	319,333	203	22,899,861	526	10,413,045	2,437	10,610,288	62,214,042
2004	92,715,832	3	477,640	3	1,209,694	93	9,821,523	481	10,661,954	2,422	10,728,991	59,816,030
ALL	588,814,365	21	4,407,398	18	11,096,998	1,035	127,626,779	2,579	46,907,694	12,688	60,196,794	338,578,702

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	71,272,859	2	9,801	6	2,219,942	285	33,799,637	519	9,785,740	2,784	17,856,396	7,601,343
2001	67,444,428	6	116,934	2	1,374,351	242	28,187,137	507	10,917,117	2,513	18,887,011	7,961,878
2002	77,831,343	6	1,171,014	6	14,126,035	212	21,916,972	546	11,788,367	2,532	20,868,999	7,959,956
2003	62,214,042	4	1,723	1	1,884,101	203	19,391,026	526	12,626,512	2,437	19,286,541	9,024,139
2004	59,816,030	3	40,504	3	4,606,124	93	11,386,557	481	13,687,372	2,422	21,437,267	8,658,206
ALL	338,578,702	21	1,339,976	18	24,210,553	1,035	114,681,329	2,579	58,805,108	12,688	98,336,214	41,205,522

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES  
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1) (2)	EARNED	EARNED	LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2000	692,338	26,366,854	26,286,409	21,138,102	3.80	.802	.804	3.05	.11	.89	.24	.19	1.63
2001	781,602	28,448,288	28,359,670	19,104,277	3.63	.672	.674	2.44	.07	.68	.17	.16	1.36
2002	720,301	31,707,979	31,616,899	14,912,717	4.39	.470	.472	2.07	.00	.49	.17	.18	1.23
2003	749,935	34,848,063	34,752,841	14,449,057	4.63	.415	.416	1.93	.04	.48	.18	.19	1.04
2004	761,484	34,156,230	34,054,616	13,106,414	4.47	.384	.385	1.72	.06	.13	.21	.16	1.15
ALL	3,705,660	155,527,414	155,070,435	82,710,567	4.18	.532	.533	2.23	.06	.53	.19	.17	1.28

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL NO. (3) (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY NO. COMP. (11) (12)	MEDICAL (13)		
			INDEMNITY NO. COMP. (5) (6)	NO. COMP. (7) (8)	NO. COMP. (9) (10)	NO. COMP. (10) (11)						
2000	21,138,102	1	553,115	1	198,110	44	6,146,847	104	1,659,882	332	1,293,032	11,287,116
2001	19,104,277	1	562,493			42	5,317,480	76	1,339,993	278	1,220,586	10,663,725
2002	14,912,717					31	3,515,830	68	1,225,810	276	1,298,505	8,872,572
2003	14,449,057	1	326,488			30	3,600,865	65	1,328,094	241	1,405,249	7,788,361
2004	13,106,414			1	446,750	9	1,025,624	75	1,602,138	266	1,255,981	8,775,921
ALL	82,710,567	3	1,442,096	2	644,860	156	19,606,646	388	7,155,917	1,393	6,473,353	47,387,695

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH MEDICAL NO. (3) (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. MEDICAL NO. COMP. (11) (12)	MEDICAL ONLY (13)		
			COMP. NO. (5) (6)	COMP. NO. (7) (8)	COMP. NO. (9) (10)	COMP. NO. (10) (11)						
2000	11,287,116	1	451	1	100,000	44	6,222,782	104	1,702,070	332	1,889,036	1,372,777
2001	10,663,725	1	79,075			42	5,323,935	76	1,897,243	278	1,939,938	1,423,534
2002	8,872,572					31	3,586,086	68	1,662,815	276	2,144,779	1,478,892
2003	7,788,361	1				30	2,969,990	65	1,299,555	241	2,231,597	1,287,219
2004	8,775,921			1	1,501,037	9	977,619	75	2,297,542	266	2,754,271	1,245,452
ALL	47,387,695	3	79,526	2	1,601,037	156	19,080,412	388	8,859,225	1,393	10,959,621	6,807,874

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING  
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	639,270	33,976,142	33,625,613	31,845,521	5.26	.937	.947	4.98	.25	1.75	.17	.32	2.50
2001	660,050	35,460,177	35,075,746	29,571,145	5.31	.834	.843	4.48	.27	1.31	.27	.41	2.23
2002	619,870	38,161,355	37,744,852	37,432,593	6.09	.981	.992	6.04	.60	1.06	.26	.34	3.77
2003	694,783	46,695,906	46,251,161	26,158,764	6.66	.560	.566	3.77	.10	1.05	.26	.28	2.07
2004	758,557	55,285,986	54,808,617	24,116,520	7.23	.436	.440	3.18	.16	.38	.34	.33	1.96
ALL	3,372,530	209,579,566	207,505,989	149,124,543	6.15	.712	.719	4.42	.27	1.09	.26	.34	2.47

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH & FUNERAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL		
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	31,845,521	1	260,575	3	1,313,382	74	11,182,456	69	1,057,772	470	2,057,296	15,974,040
2001	29,571,145	2	392,198	1	1,376,839	59	8,633,772	87	1,754,744	469	2,716,877	14,696,715
2002	37,432,593	3	500,137	3	3,244,015	49	6,586,688	83	1,588,296	432	2,132,224	23,381,233
2003	26,158,764	1	350,000	1	319,333	62	7,314,649	81	1,825,273	431	1,957,176	14,392,333
2004	24,116,520	1	470,024	2	762,944	30	2,917,749	98	2,574,833	422	2,538,753	14,852,217
ALL	149,124,543	8	1,972,934	10	7,016,513	274	36,635,314	418	8,800,918	2,224	11,402,326	83,296,538

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL ONLY		
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	15,974,040	1	9,350	3	702,454	74	10,234,454	69	1,295,247	470	2,661,561	1,070,974
2001	14,696,715	2	37,696	1	1,309,001	59	7,701,258	87	1,659,831	469	3,011,647	977,282
2002	23,381,233	3	1,169,501	3	11,208,657	49	4,773,806	83	2,012,616	432	3,129,726	1,086,927
2003	14,392,333	1		1	1,884,101	62	5,437,346	81	2,257,058	431	3,455,429	1,358,399
2004	14,852,217	1		2	3,105,087	30	3,011,587	98	3,317,893	422	4,342,772	1,074,878
ALL	83,296,538	8	1,216,547	10	18,209,300	274	31,158,451	418	10,542,645	2,224	16,601,135	5,568,460

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (2)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (3)	INCURRED LOSSES UNMODIFIED (4)	LOSS RATIOS			PURE PREMIUMS					
					AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T. (9)	MAJOR PERM. (10)	MINOR PERM. (11)	TEMP. MED. (12)	MED. (13)	(14)
2000	7,215,703	99,673,036	98,157,478	80,528,794	1.36	.808	.820	1.12	.01	.29	.07	.13	.61
2001	7,804,375	104,433,887	102,792,335	74,497,606	1.32	.713	.725	.95	.01	.21	.07	.12	.54
2002	7,937,038	124,351,441	122,480,009	79,929,221	1.54	.643	.653	1.01	.03	.21	.08	.12	.57
2003	8,540,641	143,240,540	141,240,037	66,530,736	1.65	.464	.471	.78	.00	.14	.09	.08	.47
2004	9,117,289	161,026,504	158,993,725	55,492,898	1.74	.345	.349	.61	.00	.06	.07	.08	.40
ALL	40,615,046	632,725,408	623,663,584	356,979,255	1.54	.564	.572	.88	.01	.18	.08	.10	.51

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH INDEMNITY & FUNERAL NO. (2)	NO. (3)	PERM. TOTAL INDEMNITY		MAJOR PERM. INDEMNITY		MINOR PERM. INDEMNITY		TEMP. COMP. INDEMNITY NO. (11)	TEMP. COMP. (12)	MEDICAL (13)
				NO. (4)	COMP. (5)	NO. (6)	COMP. (7)	NO. (8)	COMP. (9)			
2000	80,528,794		2	953,984	167	20,848,614	346	5,187,883	1,982	9,526,610	44,011,703	
2001	74,497,606	3	677,365	1	426,558	141	16,338,219	344	5,489,833	1,766	9,481,643	42,083,988
2002	79,929,221	3	301,887	3	2,055,083	132	16,335,489	395	6,528,482	1,824	9,130,742	45,577,538
2003	66,530,736	2	5,500	111	11,984,347	380	7,259,678	1,765	7,247,863	1,765	40,033,348	
2004	55,492,898	2	7,616	54	5,878,150	308	6,484,983	1,734	6,934,257	1,734	36,187,892	
ALL	356,979,255	10	992,368	6	3,435,625	605	71,384,819	1,773	30,950,859	9,071	42,321,115	207,894,469

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH MEDICAL NO. (2)	NO. (3)	PERM. TOTAL MEDICAL		MAJOR PERM. MEDICAL		MINOR PERM. MEDICAL		TEMP. COMP. MEDICAL NO. (11)	TEMP. COMP. MEDICAL (12)	MEDICAL ONLY (13)
				NO. (4)	COMP. (5)	NO. (6)	COMP. (7)	NO. (8)	COMP. (9)			
2000	44,011,703		2	1,417,488	167	17,342,401	346	6,788,423	1,982	13,305,799	5,157,592	
2001	42,083,988	3	163	1	65,350	141	15,161,944	344	7,360,043	1,766	13,935,426	5,561,062
2002	45,577,538	3	1,513	3	2,917,378	132	13,557,080	395	8,112,936	1,824	15,594,494	5,394,137
2003	40,033,348	2	1,723	111	10,983,690	380	9,069,899	1,765	13,599,515	1,765	6,378,521	
2004	36,187,892	2	40,504	54	7,397,351	308	8,071,937	1,734	14,340,224	1,734	6,337,876	
ALL	207,894,469	10	43,903	6	4,400,216	605	64,442,466	1,773	39,403,238	9,071	70,775,458	28,829,188